

WHAT IS CLAIMED IS:

1. A system for facilitating residential home mortgage transactions, comprising:
  - a workflow management module configured for implementing workflow management of residential home mortgage transaction tasks dependent upon at least one of workflow states of said residential home mortgage transaction tasks and prescribed workflow management rules; and
  - a collaborative transaction management module coupled to said workflow management module for enabling interaction between said modules and configured for implementing access to system-managed workflow information by designated transaction parties dependent upon at least one of said workflow states of said residential home mortgage transaction tasks, said prescribed workflow management rules and prescribed collaborative transaction management rules.
2. The system of claim 1 wherein said residential home mortgage transaction tasks include at least a portion of receiving residential home mortgage application information, verifying said residential home mortgage application information for completeness, requesting required residential home mortgage application information, requesting a sales contract, ordering work-product from designated service providers, receiving said workflow products, compiling mortgage approval and disclosure kit components, transmitting mortgage approval and disclosure kit components for reception by a mortgage applicant and preparing a mortgage approval certificate.
3. The system of claim 1 wherein said residential home mortgage transaction tasks include tasks comprised by originating a mortgage application, tasks comprised by processing a residential home mortgage application, tasks comprised by closing a mortgage, and tasks comprised by funding a mortgage.

4. The system of claim 1 wherein facilitating said residential home mortgage transaction tasks includes:

generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document; and  
5 scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document.

10 5. The system of claim 1 wherein the workflow management module is configured for interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention.

15 6. The system of claim 5 wherein interacting with said service-provider processing systems includes:

requesting a work-product from said service-provider processing system in accordance with said workflow management rules; and  
receiving the work-product from said service-provider processing system.

20 7. The system of claim 6 wherein:

said requesting the work-product includes providing information required for generating a bar-code on the mortgage document that designates a unique identity of the mortgage document; and  
said receiving work-product includes scanning the barcode for determining an identity of the mortgage document.

25 8. The system of claim 1 wherein said implementing access to system-managed workflow information includes at least one of:

transmitting an collaborative transaction management information for  
reception by an electronic mail account of at least a portion of said  
designated transaction parties; and  
enabling access to said system-managed workflow information by at least a  
portion of said designated transaction parties through a computer network  
interface.

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9. The system of claim 8 wherein said system-managed workflow information includes at  
least one of notification of ordering of service-provider work-product, notification of  
receipt of said service-provider work-product and mortgage status information.

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10. The system of claim of claim 1 wherein:

said workflow states includes a state corresponding to overdue information;  
and

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a corresponding one of said prescribed workflow management rules is a rule  
designating that an information request notification be transmitted for  
reception by a designated one of said designated transaction parties having  
responsibility for providing said overdue information.

11. The system of claim 1 wherein said implementing access to system-managed workflow  
information includes enabling said system-managed workflow information to be accessed  
via a network connection.

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12. The system of claim 1 wherein said prescribed workflow management rules include:  
rules defining relative scheduling upon which said residential home mortgage  
transaction tasks are performed; and  
rules defining successful completion of each one of said residential home  
mortgage transaction tasks.

13. The system of claim 12 wherein said prescribed collaborative transaction management rules include rules designating portions of said designated transaction parties for which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed.

5       14. The system of claim 13 wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information.

10      15. The system of claim 1 wherein said prescribed collaborative transaction management rules include rules designating portions of said designated transaction parties for which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed.

16. The system of claim 15 wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information.

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17. A system for facilitating residential home mortgage transactions, comprising:

5            a workflow management module configured for implementing workflow management of residential home mortgage transaction tasks dependent upon at least one of workflow states of said residential home mortgage transaction tasks and prescribed workflow management rules, wherein facilitating said residential home mortgage transaction tasks includes generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document; and

10            an collaborative transaction management module coupled to said workflow management module for enabling interaction between said modules and configured for implementing access to system-managed workflow information by designated transaction parties dependent upon at least one of said workflow states of said residential home mortgage transaction tasks, said prescribed workflow management rules and prescribed collaborative transaction management rules, wherein said implementing access to system-managed information includes at least one of transmitting an collaborative transaction management information for reception by an electronic mail account of at least a portion of said designated transaction parties and enabling access to said system-managed information by at least a portion of said designated transaction parties through a computer network interface.

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18. The system of claim 17 wherein the workflow management module is configured for interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention.

19. The system of claim 18 wherein interacting with said service-provider processing systems includes:

requesting a work-product from said service-provider processing system in accordance with said workflow management rules; and

receiving the work-product from said service-provider processing system.

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20. The system of claim 17 wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information.

21. The system of claim of claim 17 wherein:

10           said workflow states includes a state corresponding to overdue information;  
               and

a corresponding one of said prescribed workflow management rules is a rule designating that an information request notification be transmitted for reception by a designated one of said designated transaction parties having responsibility for providing said overdue information.

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22. The system of claim 17 wherein said prescribed workflow management rules include:

rules defining relative scheduling upon which said residential home mortgage transaction tasks are performed; and

rules defining successful completion of each one of said residential home mortgage transaction tasks.

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23. The system of claim 22 wherein said prescribed collaborative transaction management rules include rules designating portions of said designated transaction parties for which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed.

24. The system of claim 17 wherein said prescribed collaborative transaction management rules include rules designating portions of said designated transaction parties for which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed.

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25. A computer-implemented method for facilitating residential home mortgage transactions, comprising:

implementing workflow management of residential home mortgage transaction tasks dependent upon at least one of workflow states of said residential home mortgage transaction tasks and prescribed workflow management rules; and

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implementing access to system-managed workflow information by designated transaction parties dependent upon at least one of said workflow states of said residential home mortgage transaction tasks, said prescribed workflow management rules and prescribed collaborative transaction management rules.

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26. The method of claim 25 wherein said residential home mortgage transaction tasks include at least a portion of receiving mortgage application information, verifying said mortgage application information for completeness, requesting required mortgage application information, requesting a sales contract, ordering work-product from designated service providers, receiving said workflow products, compiling mortgage approval and disclosure kit components, transmitting mortgage approval and disclosure kit components for reception by a mortgage applicant and preparing a mortgage approval certificate.

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27. The method of claim 25 wherein said residential home mortgage transaction tasks include tasks comprised by originating a mortgage application, tasks comprised by processing a mortgage application, tasks comprised by closing a mortgage, and tasks comprised by funding a mortgage.

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28. The method of claim 25 wherein facilitating said residential home mortgage transaction tasks includes:

generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document; and  
scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document.

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29. The method of claim 25 wherein said implementing workflow management of residential home mortgage transaction tasks includes interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention.

30. The method of claim 29 wherein said interacting with said service-provider processing systems includes:

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requesting a work-product from said service-provider processing system in accordance with said workflow management rules; and  
receiving the work-product from said service-provider processing system.

31. The method of claim 30 wherein:

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said requesting the work-product includes providing information required for generating a bar-code on the mortgage document that designates a unique identity of the mortgage document; and

said receiving work-product includes scanning the barcode for determining an identity of the mortgage document.

32. The method of claim 25 wherein said implementing access to system-managed workflow information includes at least one of:

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transmitting an collaborative transaction management information for reception by an electronic mail account of at least a portion of said designated transaction parties; and

enabling access to said system-managed workflow information by at least a portion of said designated transaction parties through a computer network interface.

33. The method of claim 32 wherein said system-managed workflow information includes at 5 least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information.

34. The method of claim of claim 25 wherein:  
said workflow states includes a state corresponding to overdue information;  
and

10 a corresponding one of said prescribed workflow management rules is a rule designating that an information request notification be transmitted for reception by a designated one of said designated transaction parties having responsibility for providing said overdue information.

35. The method of claim 25 wherein said prescribed workflow management rules include:  
15 rules defining relative scheduling upon which said residential home mortgage transaction tasks are performed; and  
rules defining successful completion of each one of said residential home mortgage transaction tasks.

36. The method of claim 35 wherein said prescribed collaborative transaction management 20 rules include rules designating portions of said designated transaction parties for which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed.

37. The method of claim 36 wherein said system-managed workflow information includes at 25 least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information.

38. A computer-implemented method for facilitating residential home mortgage transactions, comprising:

5                   implementing workflow management of residential home mortgage transaction tasks dependent upon at least one of workflow states of said residential home mortgage transaction tasks and prescribed workflow management rules, wherein facilitating said residential home mortgage transaction tasks includes generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document; and

10                  implementing access to system-managed workflow information by designated transaction parties dependent upon at least one of said workflow states of said residential home mortgage transaction tasks, said prescribed workflow management rules and prescribed collaborative transaction management rules, wherein said implementing access to system-managed workflow information includes at least one of transmitting an collaborative transaction management information for reception by an electronic mail account of at least a portion of said designated transaction parties and enabling access to said system-managed workflow information by at least a portion of said designated transaction parties through a computer network interface.

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25                  39. The method of claim 38 wherein said implementing workflow management of residential home mortgage transaction tasks includes interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention.

40. The method of claim 39 wherein interacting with said service-provider processing systems includes:

requesting a work-product from said service-provider processing system in accordance with said workflow management rules; and receiving the work-product from said service-provider processing system.

41. A computer system, comprising:

at least one data processing device;  
instructions processable by said at least one data processing device; and  
an apparatus from which said instructions are accessible by said at least one  
data processing device;

5 wherein said instructions are configured for enabling said at least one data  
processing device to facilitate:

implementing workflow management of residential home mortgage  
transaction tasks dependent upon at least one of workflow  
states of said residential home mortgage transaction tasks and  
prescribed workflow management rules; and  
10 implementing access to system-managed workflow information by  
designated transaction parties dependent upon at least one of  
said workflow states of said residential home mortgage  
transaction tasks and prescribed collaborative transaction  
management rules;

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42. The computer system of claim 41 wherein said residential home mortgage transaction  
tasks include at least a portion of receiving mortgage application information, verifying  
said mortgage application information for completeness, requesting required mortgage  
application information, requesting a sales contract, ordering work-product from  
20 designated service providers, receiving said workflow products, compiling mortgage  
approval and disclosure kit components, transmitting mortgage approval and disclosure  
kit components for reception by a mortgage applicant and preparing a mortgage approval  
certificate.

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43. The computer system of claim 41 wherein said residential home mortgage transaction  
tasks include tasks comprised by originating a mortgage application, tasks comprised by  
processing a mortgage application, tasks comprised by closing a mortgage, and tasks  
comprised by funding a mortgage.

44. The computer system of claim 41 wherein facilitating said residential home mortgage transaction tasks includes:

generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document; and  
5 scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document.

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45. The computer system of claim 41 wherein said implementing workflow management of 10 residential home mortgage transaction tasks includes interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention.

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46. The computer system of claim 45 wherein said interacting with said service-provider processing systems includes:

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requesting a work-product from said service-provider processing system in accordance with said workflow management rules; and  
receiving the work-product from said service-provider processing system.

47. The computer system of claim 46 wherein:

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said requesting the work-product includes providing information required for generating a bar-code on the mortgage document that designates a unique identity of the mortgage document; and  
said receiving work-product includes scanning the barcode for determining an identity of the mortgage document.

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48. The computer system of claim 41 wherein said implementing access to system-managed 25 workflow information includes at least one of:

transmitting an collaborative transaction management information for  
reception by an electronic mail account of at least a portion of said  
designated transaction parties; and  
enabling access to said system-managed workflow information by at least a  
portion of said designated transaction parties through a computer network  
interface.

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49. The computer system of claim 48 wherein said system-managed workflow information  
includes at least one of notification of ordering of service-provider work-product,  
notification of receipt of said service-provider work-product and mortgage status  
information.

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50. The computer system of claim of claim 41 wherein:  
said workflow states includes a state corresponding to overdue information;  
and

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a corresponding one of said prescribed workflow management rules is a rule  
designating that an information request notification be transmitted for  
reception by a designated one of said designated transaction parties having  
responsibility for providing said overdue information.

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51. The computer system of claim 41 wherein said prescribed workflow management rules  
include:

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rules defining relative scheduling upon which said residential home mortgage  
transaction tasks are performed; and  
rules defining successful completion of each one of said residential home  
mortgage transaction tasks.

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52. The computer system of claim 51 wherein said prescribed collaborative transaction  
management rules include rules designating portions of said designated transaction  
parties for which access to said system-managed workflow information is enabled when

corresponding ones of said residential home mortgage transaction tasks are successfully completed.

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53. The computer system of claim 52 wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information.

54. A computer system, comprising:

at least one data processing device;  
instructions processable by said at least one data processing device; and  
an apparatus from which said instructions are accessible by said at least one

5 data processing device;  
wherein said instructions are configured for enabling said at least one data processing device to facilitate:

10 implementing workflow management of residential home mortgage transaction tasks dependent upon at least one of workflow states of said residential home mortgage transaction tasks and prescribed workflow management rules, wherein facilitating said residential home mortgage transaction tasks includes generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document; and

15 20 25 30 implementing access to system-managed workflow information by designated transaction parties dependent upon at least one of said workflow states of said residential home mortgage transaction tasks, said prescribed workflow management rules and prescribed collaborative transaction management rules, wherein said implementing access to system-managed workflow information includes at least one of transmitting an collaborative transaction management information for reception by an electronic mail account of at least a portion of said designated transaction parties and enabling access to said system-managed workflow information by at least a portion of

said designated transaction parties through a computer network interface.

5           55. The computer system of claim 54 wherein said implementing workflow management of residential home mortgage transaction tasks includes interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention.

10          56. The computer system of claim 55 wherein interacting with said service-provider processing systems includes:

requesting a work-product from said service-provider processing system in accordance with said workflow management rules; and receiving the work-product from said service-provider processing system.